

## REMARKS

Applicants reply to the Office Action dated January 23, 2008 within the shortened three-month statutory period for reply. Claims 1, 4-8, 10, 11, 14-16, 18-21, 24-29, 31, 34-40, and 43-46 were pending in the application and the Examiner rejects claims 1, 4-8, 10, 11, 14-16, 18-21, 24-29, 31, 34-40, and 43-46. Applicants cancel claim 5 without prejudice to filing one or more claims disclosing similar subject matter. Support for the amendments may be found in the originally-filed specification, claims, and figures. No new matter has been introduced by these amendments. Reconsideration of this application is respectfully requested.

### **Claims Rejected under 35 U.S.C. § 103**

The Examiner rejects claims 1, 4-8, 10, 11, 14-16, 18-21, 24-29, 31, 34-40, and 43-46 under 35 U.S.C. § 103(a) as being unpatentable Doerr et al., U.S. Patent No. 6,473,745 ("Doerr") and in further view of Hitchcock et al., U.S. Patent No. 6,345,278 ("Hitchcock"). Applicants respectfully traverse this rejection.

Doerr generally discloses a financial advice system that may be implemented with existing applications without requiring significant modification to the existing program. Specifically, the Doerr system enables a developer to place trigger points throughout the program code of the existing application. As the program code is executed and a trigger point is reached, the Doerr system obtains information relating to the user. The user information is tested against a number of conditions corresponding to the trigger point. When a condition is met, the Doerr system retrieves an advice template corresponding to the condition and compares template information to display state information to determine whether to display the advice from the template.

Doerr discloses that the advice templates contain static information that controls the characteristics of how advice appears to the application user. This information is stored within various template fields and the fields include a variable value, such that the variables may be substituted with user specific information before the advice is displayed to the user. For example, a user may interface with a website to make an automobile payment. The user's monthly minimum payment is \$385, and upon entering that number into a payment amount field, a trigger is activated. The trigger retrieves the user's account information, compares it to conditions corresponding to the trigger, selects a template based on the comparison, substitutes the template variable values with calculated values, and displays the template information in the form of a popup display within a web browser. Thus, the advice may read, "Based on your

account information, you could save \$4,350 in interest over the course of your loan by simply paying an extra \$18.50 with each payment.”

Significantly, the template disclosed by Doerr is simply for compiling and presenting advice information to the user. **Although Doerr generally refers to template fields, the template fields are not provided to the user for data entry purposes; rather, the Doerr fields are only used to provide information to the user in the form of advice.** Specifically, the template fields are used by Doerr to construct an advice popup window with static information obtained from the template fields. The end-user cannot modify or enter any of the data in the template fields. **In other words, Doerr is not concerned with compiling data entry fields for inclusion within the advice for the purpose of collecting very specific information from the user.** Moreover, the template fields of Doerr are populated with advice information, even prior to the user’s interaction with the application.

**Doerr lacks the ability to select from various financial advice applications based on the user’s specific financial circumstances, determine data requirements based on the selected financial advice applications, construct a data entry page including fields that are selected in accordance with the data requirements, compare financial planning and advice to stored economic group data, and determine specific strategies for the financial planning and advice based upon said comparison of the stored economic group data.**

Hitchcock generally discloses a system for managing the application process for various institutions. Specifically, the Hitchcock system is directed toward providing a context sensitive online application system for walking a prospective student through college entrance application completion. Hitchcock includes a universal forms engine that facilitates the creation and processing of customized forms and sharing certain pieces of information between forms to reduce data entry requirements. For example, a college application form may require the prospective student to enter undergraduate information including schools, addresses, Grade Point Average (GPA), etc. A related form pertaining to financial aid may require similar such information, so information can be shared between the two forms eliminating the need for redundant data entry.

Hitchcock assembles forms based on variables relating to the prospective student and the selected college. This is similar to other known form based systems that present forms based on information entered in preceding forms. For example, most income tax applications such as, for example TurboTax, are designed to walk a tax payer through a series of steps including forms for

entering income and expense related data. Based on information entered in one form (e.g., filing with dependents vs. filing independently), the system is able to select forms that are applicable to the user's situation. However, this is significantly different from what is disclosed by the presently claimed invention, which selects a group of independent software modules based on the specific needs of the user and performs an analysis to determine the data requirements for each selected application. Accordingly, this analysis allows the presently claimed invention to assemble data entry forms that are specific to the selected applications, which subsequently use the data to perform their intended functions. Significantly, the presently claimed invention is an open-ended system that allows any number of very specialized software applications (services) to be developed independently and added to the system as resources.

Moreover, the presently claimed invention requires little or no modification to the system when additional services are added. Because the system performs an analysis of the services to determine the data requirements, a form can be dynamically constructed based on the data requirements of a newly added service (as set forth in the present claims, "compiling a data entry page having fields for collecting information relating to said financial need, preferred financial strategy and economic class based on said data requirements"). To the contrary, a modification to either Doerr or Hitchcock, would require a modification to the forms that the user is expected to complete. Further, neither Doerr nor Hitchcock disclose a system that is capable of providing financial advice based on financial need, preferred financial strategy, and economic class, by incorporating a number of highly specific applications that are provided by any number of developers. As such, neither Doerr, Hitchcock, nor any combination thereof, disclose or contemplate the following combined steps as similarly recited by independent claims 1, 11, 21, 31, 40, and 46.

- receiving, from a plurality of disparate providers, a plurality of distinct financial advice services, wherein each of said a plurality of distinct financial advice services comprises executable code
- evaluating said request to identify a subset of said plurality of distinct financial advice services based on said financial need, preferred financial strategy and economic class
- compiling data requirements unique to said entity based on said financial need, said preferred financial strategy and said economic class, wherein said data requirements include format and value properties in accordance with said subset

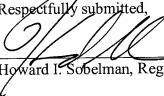
- compiling a data entry page having fields for collecting information relating to said financial need, preferred financial strategy and economic class based on said data requirements, wherein said fields are populated by at least one of said client and a representative of said client, to create fields populated with said information relating to said financial need, preferred financial strategy and economic class
- formatting said field data into a format that is usable by each of said subset
- transmitting said field data to said subset, wherein said subset processes said field data to provide said financial planning and advice
- receiving said financial planning and advice from each of said subset
- formatting said financial planning and advice received from each of said subset to standardized data format
- comparing said financial planning and advice to stored economic group data, and,
- determining specific strategies for said financial planning and advice based upon said comparison of said stored economic group data.

Remaining claims 4, 6-8, 10, 14-16, 18-20, 22, 24-29, 32, 34-39, and 43-45 variously depend from independent claims 1, 11, 21, 31, and 40. As such, dependent claims 4, 6-8, 10, 14-16, 18-20, 22, 24-29, 32, 34-39, and 43-45 are allowable for at least the reasons described above, as well as in view of their own respective features.

In view of the above remarks and amendments, Applicants respectfully submit that all pending claims properly set forth that which Applicants regard as their invention and are allowable over the cited references. Accordingly, Applicants respectfully request allowance of the pending claims. The Examiner is invited to telephone the undersigned at the Examiner's convenience, if that would help further prosecution of the subject application. Applicants authorize and respectfully request that any fees due be charged to Deposit Account No. 19-2814.

Respectfully submitted,

Dated: 4/22/08

  
Howard I. Sobelman, Reg. No. 39,038

**SNELL & WILMER L.L.P.**  
400 E. Van Buren  
One Arizona Center  
Phoenix, Arizona 85004  
Phone: 602-382-6228  
Fax: 602-382-6070  
Email: hsobelman@swlaw.com